FIGURE 1 (PRIOR ART)

FIGURE 3

Consumer Billing Authority

Computer 208 **Merchant**

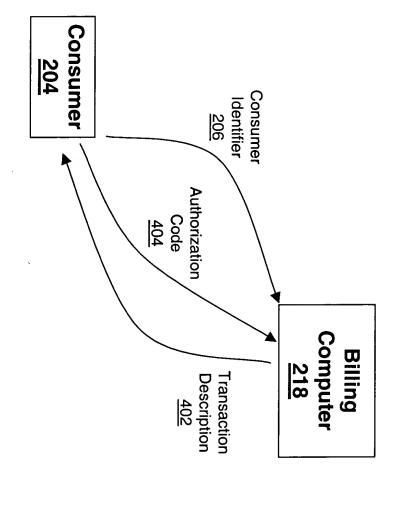


FIGURE 4A

Consumer Billing Authority

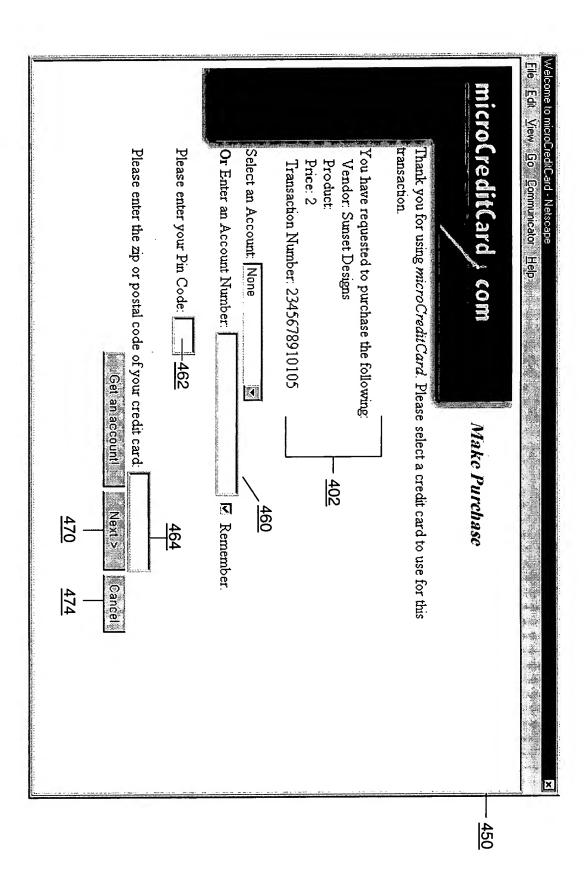


FIGURE 4B

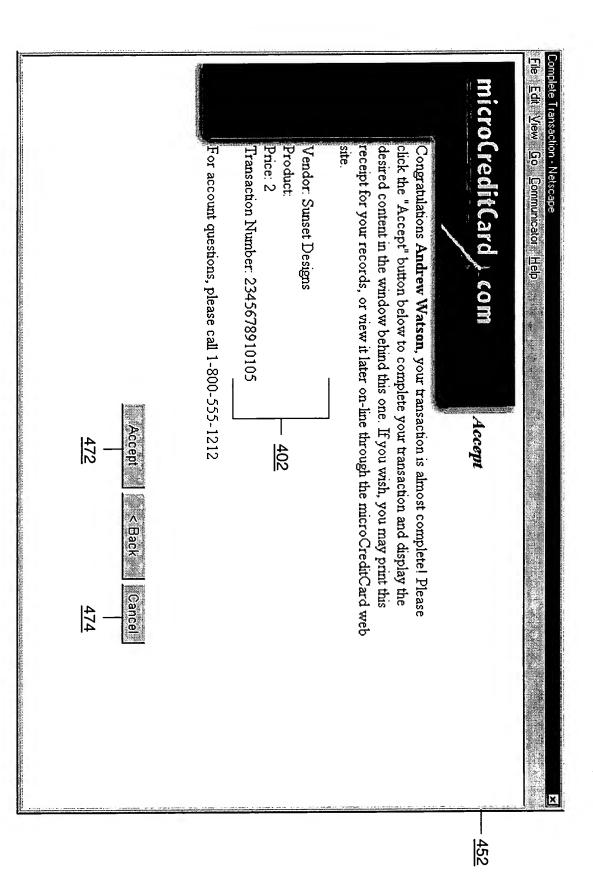
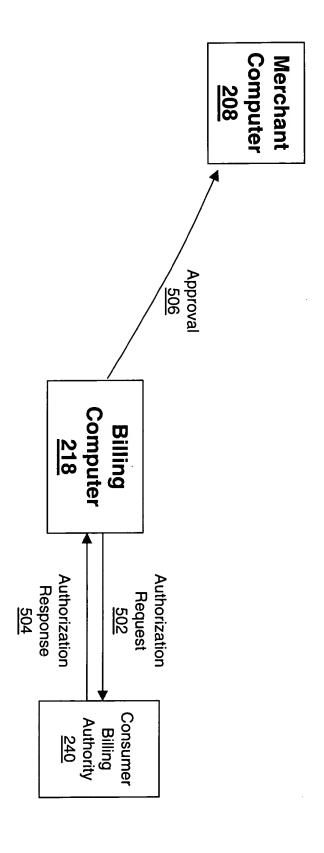


FIGURE 4C

Consumer 204



Consumer Billing Authority 240

FIGURE 6A

1. 11 1. 10

Computer <u>208</u> Merchant Acknowledgement 612 Delivery Computer 218 Billing Charge Submission <u>614</u> Charge Response <u>616</u> Consumer Billing Authority

Consumer 204

FIGURE 6B